

**United States Bankruptcy Court**

District of Utah  
Case No. 10-30725  
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Chad R. Chiniqy  
aka International Mortgage Corporation,  
aka Chiniqy Center, LLC  
2933 Chinle Circle  
Saint George, UT 84770

Social Security No.:  
xxx-xx-3003

Employer's Tax I.D. No.:

Petition date: 8/9/10

**DISCHARGE OF DEBTOR(S)**

It appearing that the debtor(s) is entitled to a discharge,

**IT IS ORDERED:**

The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 11/2/10

William T. Thurman  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property*: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Certificate of Service Page 3 of 4

## CERTIFICATE OF NOTICE

District/off: 1088-2  
Case: 10-30725

User: clo  
Form ID: rab18

Page 1 of 2  
Total Noticed: 54

Date Rcvd: Nov 02, 2010

The following entities were noticed by first class mail on Nov 04, 2010.

db +Chad R. Chiniquy, 2933 Chinle Circle, Saint George, UT 84770-6287  
aty +Heath H. Snow, Bingham & Snow, LLP, 230 North 1680 East, Building M,  
St. George, UT 84790-2594  
aty +Kristin K. Woods, Rob Graham & Associates, 1091 North Bluff Street, Suite 306,  
St. George, UT 84770-7194  
aty +Michele P. Chambers, Rob Graham & Associates, 1091 N. Bluff Street, Suite 306,  
St. George, UT 84770-7194  
tr +David C. West tr, 321 North Mall Drive, Suite 0-202, St. George, UT 84790-7302  
crcm +First National Bank of Wynne, 528 East Merriman, Wynne, AR 72396-2948  
7185597 +ANB Venture, LLC, c/o HALLIDAY & WATKINS, P.C., 376 East 400 South, Suite 300,  
Salt Lake City, UT 84111-2906  
7185598 +Atira Credit Mastercard, Post Office Box 14542, Des Moines, IA 50306-3542  
7185600 +Bank of America Home Loans, Post Office Box 5170, Simi Valley, CA 93062-5170  
7185601 +Bank of America Home Loans, 450 American Street, Simi Valley, CA 93065-6285  
7185603 +Beehive Credit Union, Post Office Box 14542, Des Moines, IA 50306-3542  
7185604 +Beehive Credit Union, Post Office Box 65479, Salt Lake City, UT 84165-0479  
7185609 +Chase Auto Finance, Post Office Box 78068, Phoenix, AZ 85062-8068  
7185612 +City of St. George, 175 E. 200 North, Saint George, UT 84770-2845  
7185616 +FPS Southern Utah, 945 North 1300 West, Saint George, UT 84770-4966  
7185613 +Financial Asset Management Systems, Inc., Post Office Box 451409, Atlanta, GA 31145-9409  
7185615 +Floyd Rigby, 6642 W. 9720 N., American Fork, UT 84003-9049  
7215052 +Holly Chiniquy, 253 East 1500 North, Orem, UT 84057-2621  
7185617 +I.C. Systems, Inc., Post Office Box 64887, Saint Paul, MN 55164-0887  
7185618 +IC System, Inc., 444 Hwy 96 East, P. O. Box 64887, Saint Paul, MN 55164-0887  
7185619 +Indymac Bank, Post Office Box 78826, Phoenix, AZ 85062-8826  
7185620 +Intermountain Health Care, Post Office Box 27278, Salt Lake City, UT 84127-0278  
7185621 +Jones, Waldo, Holbrook & McDonough, 301 North 200 East, Suite 3-A,  
Saint George, UT 84770-3041  
7185622 +Kingston Management Services, Post Office Box 631933, Littleton, CO 80163-1933  
7185623 +Kraig K. Jenson, M.D., C/O Bonneville Collections, 1186 E. 4600 S., Suite 100,  
Ogden, UT 84403-4896  
7185624 +Nationwide Credit, Inc., 4700 Vestal Pakrwayt East, Vestal, NY 13850-4750  
7185625 +Naylor Wentworth Lund Architects, 163 West 1600 South, Suite 1, Saint George, UT 84770-6715  
7185626 +Onewest Bank, 6900 Beatrice Drive, Kalamazoo, MI 49009-9559  
7185627 +Pacifi Land MPPP, 170 S. Main Street, Suite 750, Salt Lake City, UT 84101-1635  
7185628 +Pinnacle Credit Service, 7825 Washington Avenue South, Suite 310, Minneapolis, MN 55439-2424  
7185629 +Regional Supply, 3571 So 300 West, Salt Lake City, UT 84115-4390  
7185630 +Rob Graham & Associates, 1091 N. Bluff Street, Suite 306, Saint George, UT 84770-7194  
7185631 +S. Scott Kimche, D.D.S., L.L.C., 2053 Sidewinder Drive, Park City, UT 84060-7323  
7185632 +Smile Center, 10 South 300 East, Provo, UT 84606-3201  
7185635 +TMG Financial Services, 1500 NW 118th Street, Clive, IA 50325-8242  
7185633 +The Ledges Golf Club, 5224 N. Winchester Drive, Saint George, UT 84770  
7185634 +ThysennKrupp Elevator Corporation, Post Office Box 933013, Atlanta, GA 31193-3013  
7185636 +U.S. Bank, Post Office Box 790401, Saint Louis, MO 63179-0401  
7185638 +Utah Valley Pediatrics, L.C., 1355 N. University Avenue, Suite 210, Provo, UT 84604-2721  
7185639 +Visa Black Card Statement, Post Office Box 13337, Philadelphia, PA 19101-3337  
7185640 +Washington County Auditor, 197 E. Tabernacle, Saint George, UT 84770-3443  
7185641 +Watts Construction Co., Inc., 251 Hilton Drive, Suite 206, Saint George, UT 84770-2201

The following entities were noticed by electronic transmission on Nov 03, 2010.

7185596 +EDI: ALLIANCEONE.COM Nov 02 2010 22:48:00 AllianceOne, 4850 Street Road, Suite 300,  
Feasterville Trevose, PA 19053-6643  
7299729 EDI: BECKLEE.COM Nov 02 2010 22:48:00 American Express, c/o Becket and Lee LLP, POB 3001,  
Malvern PA 19355 0701  
7185599 +EDI: BANKAMER.COM Nov 02 2010 22:48:00 Bank of America, Post Office Box 15019,  
Wilmington, DE 19886-5019  
7185602 +EDI: TSYS2.COM Nov 02 2010 22:53:00 Barclays Bank Delaware, 125 S. West Street,  
Wilmington, DE 19801-5014  
7185605 +EDI: CAPITALONE.COM Nov 02 2010 22:48:00 Capital One, Post Office Box 60599,  
City Of Industry, CA 91716-0599  
7185607 +EDI: CHASE.COM Nov 02 2010 22:48:00 Chase, Post Office Box 94014, Palatine, IL 60094-4014  
7185608 +EDI: CHASE.COM Nov 02 2010 22:48:00 Chase, Post Office Box 15298,  
Wilmington, DE 19850-5298  
7185606 +EDI: CHASE.COM Nov 02 2010 22:48:00 Chase, Post Office Box 15123,  
Wilmington, DE 19850-5123  
7185610 +EDI: CITICORP.COM Nov 02 2010 22:48:00 Citi, Post Office Box 6241,  
Sioux Falls, SD 57117-6241  
7185611 +EDI: CITICORP.COM Nov 02 2010 22:48:00 Citi Cards, Post Office Box 6401,  
The Lakes, NV 88901-6401  
7185614 +E-mail/Text: phall@fnbwyne.com First National Bank of Wynne,  
Post Office Box 129, Wynne, AR 72396-0129  
7185637 +EDI: CHASE.COM Nov 02 2010 22:48:00 United Mileage Plus, Cardmember Services,  
Post Office Box 94014, Palatine, IL 60094-4014

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 1088-2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.